



Order Filed on March 8, 2017 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Victor Druziako, Esq.  
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(856)692-7474  
Counsel for Debtors, Ledaro Stokes and Carmen L. Stokes  
VD-3263

In Re:  
  
Debtors, Ledaro Stokes and Carmen L. Stokes

Case No.: 17-12533  
Chapter: 13  
Judge: JNP

**LOSS MITIGATION ORDER**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: March 8, 2017**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

- ☒ A Notice of Request For Loss Mitigation was filed by the debtor on 2/21/17 .
- ☐ A Notice of Request For Loss Mitigation was filed by the creditor, \_\_\_\_\_ on \_\_\_\_\_.
- ☐ The court raised the issue of Loss Mitigation, and the parties having had notice and an opportunity to object, and the Court having reviewed any objections thereto, it is hereby
- ☒ ORDERED that the parties listed below are directed to participate in Loss Mitigation and are bound by the court's *Loss Mitigation Program and Procedures* (LMP), and it is further

ORDERED that:

- Contact persons must be designated by all parties within 14 days from the entry of this order.
- Requests for information, if any, must be submitted to the opposing party, and counsel, within 14 days from the entry of this order.
- Responses to requests for information must be provided to the party and counsel making the request, within 21 days from receipt of the request.
- Within 60 days from the entry of this order, the debtor must file with the court and serve upon all interested parties the Local Form, Loss Mitigation Status Report.
- The Loss Mitigation process shall terminate on 6/6/2017 ( 90 days from the date of the entry of this order), unless extended as set forth in Section IX.B. of the Loss Mitigation Program and Procedures.
- The debtor must make adequate protection payments to the creditor during the Loss Mitigation Period in the amount set forth in the Notice and Request For Loss Mitigation. See Sections V.A.1 and VII.B. of the LMP.
- If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order or if such a motion is filed during the loss mitigation period, the court may condition the stay upon compliance by the debtor with the fulfillment of the debtor's obligations under the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process and this Order, the creditor may apply to terminate the Order as specified in Section IX.C of the LMP and to obtain relief from the stay.

Debtor: Ledaro Stokes and Carmen L. Stokes

Creditor: PNC Bank

Creditor: \_\_\_\_\_

- ☐ ORDERED that the Request for Loss Mitigation filed on \_\_\_\_\_ is denied.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ledaro Stokes  
Carmen L Stokes  
Debtors

Case No. 17-12533-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2017.  
db/jdb +Ledaro Stokes, Carmen L Stokes, 324 Reeves Road, Bridgeton, NJ 08302-7218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation PNC Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Michael R. DuPont on behalf of Creditor Bay Atlantic Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
Victor Druziako on behalf of Debtor Ledaro Stokes bkdruziako@aol.com  
Victor Druziako on behalf of Joint Debtor Carmen L Stokes bkdruziako@aol.com

TOTAL: 8